

Information to identify the case:

Debtor 1	<u>Dennis Shlionsky</u>	Social Security number or ITIN	xxx-xx-8267
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lori Shlionsky</u>	Social Security number or ITIN	xxx-xx-7428
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-15904-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis Shlionsky

Lori Shlionsky
fka Lori B. Belsito

5/3/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis Shlionsky
Lori Shlionsky
Debtors

Case No. 19-15904-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 03, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Shlionsky, Lori Shlionsky, 15 Schindler Terr., West Orange, NJ 07052-1079
cr	+ QUICKEN LOANS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518137843	+ 360 Federal Credit Uni, Po Box 37603, Philadelphia, PA 19101-0603
518137844	+ Aes/huntngtn, Po Box 61047, Harrisburg, PA 17106-1047
518137855	+ Citizens Bank NA, 725 Canton Street, Norwood, MA 02062-2609
518137862	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518137863	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
518188442	Meta Bank, Launch Servicing, Po Box 91910, Sioux Falls SD, 57109-1910
518226654	+ NJCLASS, PO BOX 548, TRENTON NJ 08625-0548
518137868	+ National Collegiate Student Loan Trust, 300 Delaware Avenue, 9th Floor, Wilmington, DE 19801-1607
518137870	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
518158096	+ State of Minnesota, Department of Revenue, Minnesota Revenue, PO Box 6444 7 - BKY, St Paul, MN 55106-0444
518137876	+ State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448
518301961	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
518137883	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518137884	+ West Va Univ/stu Ln Of, Po Box 6003, Morgantown, WV 26506-6003
518137885	+ Younomics, 35 E 21st Street, New York, NY 10010-6212

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 03 2024 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 03 2024 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518137845	+ Email/Text: bncnotifications@phea.org	May 03 2024 20:33:00	Aes/nct, Po Box 61047, Harrisburg, PA 17106-1047
518137846	+ Email/Text: bncnotifications@phea.org	May 03 2024 20:33:00	Aes/phea Rehab, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
518137847	+ Email/Text: bncnotifications@phea.org	May 03 2024 20:33:00	Aes/rbs Ctnz, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
518137848	+ EDI: BANKAMER	May 04 2024 00:18:00	Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518200332	+ EDI: BANKAMER2		

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		May 04 2024 00:19:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518137849	+ EDI: CITICORP	May 04 2024 00:19:00	Best Buy Credit service, Po Box 78009, Phoenix, AZ 85062-8009
518169883	Email/Text: Bankruptcy.RI@Citizensbank.com	May 03 2024 20:33:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
518137850	+ EDI: CAPITALONE.COM	May 04 2024 00:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518181444	+ EDI: AIS.COM	May 04 2024 00:19:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518197763	+ Email/Text: RASEBN@raslg.com	May 03 2024 20:33:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518137852	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 03 2024 20:34:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1595
518137853	+ EDI: CITICORP	May 04 2024 00:19:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518137854	+ EDI: CITICORP	May 04 2024 00:19:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518137856	+ EDI: WFNNB.COM	May 04 2024 00:19:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518137857	^ MEBN	May 03 2024 20:27:47	D & A Services, LLC, 1400 E. Touhy Avenue, Ste G2, Des Plaines, IL 60018-3338
518137866	EDI: CITICORP	May 04 2024 00:19:00	Macy's, Po Box 9001094, Louisville, KY 40290
518137858	+ EDI: MAXMSAIDV	May 04 2024 00:19:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
518137859	+ EDI: DISCOVERSL.COM	May 04 2024 00:19:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
518156883	+ EDI: DISCOVERSL.COM	May 04 2024 00:19:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
518137860	Email/Text: bankruptcycourts@equifax.com	May 03 2024 20:34:00	Equifax, POB 740241, Atlanta, GA 30374
518137861	^ MEBN	May 03 2024 20:27:41	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518214027	+ EDI: HFC.COM	May 04 2024 00:18:00	Hsbc Bank, Hsbc Card Svcs/Attn: Bankruptcy, Po Box 4215, Buffalo, NY 14240. 14240-4215
518137864	+ EDI: HFC.COM	May 04 2024 00:18:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
518137865	+ EDI: IRS.COM	May 04 2024 00:19:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518137851	EDI: JPMORGANCHASE	May 04 2024 00:19:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518267735	Email/PDF: resurgentbknofications@resurgent.com	May 03 2024 20:31:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518137867	+ EDI: MINNDEPREV.COM	May 04 2024 00:18:00	Minnesota Revenue, PO Box 64564, Saint Paul, MN 55164-0564
518137871	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 03 2024 20:33:00	New Jersey turnpike authority, PO Box 5042, Woodbridge, NJ 07095
518854987	Email/Text: BKRMailOps@weltman.com	May 03 2024 20:34:00	National Collegiate Student Loan Trust 2007-3, c/o Weltman, Weinberg & Reis Co., LPA, PO Box 93784, Cleveland, OH 44101-5784

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518137869	+ EDI: NAVIENTFKASMSERV.COM	May 04 2024 00:19:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518260123	EDI: NAVIENTFKASMSERV.COM	May 04 2024 00:19:00	Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518271837	EDI: MAXMSAIDV	May 04 2024 00:19:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518137872	+ Email/Text: bcwrtoff@cablevision.com	May 03 2024 20:34:00	Optimum, po box 371378, Pittsburgh, PA 15250-7378
518272565	EDI: PRA.COM	May 04 2024 00:19:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518272619	EDI: PRA.COM	May 04 2024 00:19:00	Portfolio Recovery Associates, LLC, c/o Lord&taylorconvertedaccts, POB 41067, Norfolk VA 23541
518176081	+ Email/Text: bankruptcyteam@quickenloans.com	May 03 2024 20:34:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518263210	EDI: Q3G.COM	May 04 2024 00:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518137873	+ Email/Text: bankruptcyteam@quickenloans.com	May 03 2024 20:34:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518298167	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 03 2024 20:33:00	STATE OF NEW JERSEY, DEPARTMENT OF TREASURY, DIVISION OF TAXATION, P O BOX 245, TRENTON NJ 08695
518137875	+ Email/PDF: clerical@simmassociates.com	May 03 2024 20:42:45	Simms Associates Inc, 800 Pencader Drive, Newark, DE 19702-3354
518176566	+ Email/Text: bankruptcy@bbandt.com	May 03 2024 20:34:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518137878	+ Email/Text: bankruptcy@sunrisecreditservices.com	May 03 2024 20:33:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
518137879	+ EDI: SYNC	May 04 2024 00:19:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518137880	+ EDI: SYNC	May 04 2024 00:19:00	Synchrony Bank, PO BOX 965033, Orlando, FL 32896-5033
518137881	Email/Text: DASPUBREC@transunion.com	May 03 2024 20:33:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519838327	+ Email/Text: EBN@edfinancial.com	May 03 2024 20:33:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518137882	+ Email/Text: BAN5620@UCBINC.COM	May 03 2024 20:33:00	United Collection Bureau, Inc, 5620 Southwyck Blvd, suite 206, Toledo, OH 43614-1501
518253189	+ EDI: AIS.COM	May 04 2024 00:19:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518263168	EDI: WFFC2	May 04 2024 00:19:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

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518734892	*+	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518137874	##+	Reliamax Lending Servi, 2300 East 54th St North, Sioux Falls, SD 57104-8809
518137877	##+	Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Plaintiff Lori Shlionsky michelle.a.labayen@gmail.com rodney@labayenlaw.com;rahafalrehaili@labayenlaw.com
Michelle Labayen	on behalf of Plaintiff Dennis Shlionsky michelle.a.labayen@gmail.com rodney@labayenlaw.com;rahafalrehaili@labayenlaw.com
Rodney Nelson	on behalf of Joint Debtor Lori Shlionsky rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com
Rodney Nelson	on behalf of Debtor Dennis Shlionsky rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10